

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Mercer County

| <u>Company</u> | <u>HO-3</u> | <u>HO-4</u> | <u>HO-6</u> |
|--|---------------|-------------|-------------|
| AAA Mid-Atlantic Ins Co of NJ | \$548 | \$172 | \$193 |
| All America Ins Co (Central Mutual of OH Group) | \$532 | N/A | N/A |
| Allstate NJ Ins Co | \$446 | \$100 | \$138 |
| American European Ins Co (Rutgers Group) (5) | \$466 | N/A | \$236 |
| American Fire & Casualty Co (Ohio Casualty Group) | \$625 | N/A | \$264 |
| American Home Assur Co (American International Group) (2) | \$716 | \$144 | \$217 |
| American Ins Co (Allianz Group) (2) | \$737-\$980 | N/A | N/A |
| American International Ins Co of NJ (American International Group) (3) | \$464 | \$180 | \$240 |
| Amica Mutual Ins Co (1) | \$582-\$734 | \$89-\$113 | \$140-\$175 |
| Armed Forces Ins Exchange (3) | \$479 | N/A | \$147 |
| Atlantic Mutual Ins Co (Atlantic Mutual Group) (4) | \$712 | \$171 | \$215 |
| Balboa Ins Co | \$425-\$627 | \$75 | \$128 |
| Bay State Ins Co (Andover Group) | \$585 | \$158 | \$114 |
| Camden Fire Ins Assoc (OneBeacon Group) | \$317-\$415 | \$125-\$149 | \$153-\$185 |
| Castlepoint Ins Co (Tower Group) | \$507-\$592 | \$147-\$166 | \$221-\$250 |
| Centennial Ins Co (Atlantic Mutual Group) (4) | \$786 | \$173 | \$217 |
| Central Mutual Ins Co (Central Mutual of OH Group) | \$679 | \$164 | \$207 |
| Chubb Ins Co of NJ (Chubb Group) (2) | \$1,445 | \$650 | \$559 |
| Citizens Ins Co of Amer (Hanover Insurance Group) | \$485 | N/A | \$143 |
| Cumberland Mutual Fire Ins Co | \$521-\$655 | \$159 | \$205 |
| Electric Ins Co (3) | \$483-\$1,574 | \$93 | \$86 |
| Empire Fire & Marine Ins Co | \$301-\$418 | N/A | N/A |
| Encompass Ins Co of NJ (Encompass Group) | \$393-\$482 | \$138-\$173 | \$145-\$180 |
| Encompass P&C Ins Co of NJ (Encompass Group) | \$331-\$818 | \$105-\$286 | \$113-\$303 |
| Excelsior Ins Co | \$335 | \$142 | \$192 |
| Farm Family Casualty Ins Co (3) | \$392 | \$100 | \$155 |
| Farmers Ins Co of Flemington | \$591 | \$180 | \$224 |
| Farmers Mutual Fire Ins Co of Salem Cty | \$755 | \$148 | \$282 |
| Federal Ins Co (Chubb Group) | \$845 | \$143 | \$193 |
| Fidelity Mohawk Ins Co (Franklin Mutual Group) | \$499-\$520 | \$126 | \$165 |
| Fidelity National Prop and Cas Ins | \$315 | \$108 | \$141 |
| Fireman's Fund Indemnity Corp (Allianz Group) | \$870 | N/A | N/A |
| Fireman's Fund Ins Co (Allianz Group) | \$980 | \$124-\$158 | \$211-\$231 |
| First American Property & Casualty Ins Co | N/A | \$219 | N/A |
| First Trenton Indemnity Co (St. Paul Travelers Group) (4) | \$427 | \$118 | \$153 |
| Fitchburg Mutual Ins Co | \$602 | \$161 | \$159 |
| FMI Ins Co (Franklin Mutual Group) | \$438 | N/A | \$156 |
| Foremost Ins Co | \$868 | N/A | N/A |
| Founders Ins Co | \$432-\$505 | \$178 | \$175 |
| Franklin Mutual Ins Co (Franklin Mutual Group) | \$547 | \$126 | \$165 |
| Germantown Ins Co (Philadelphia Contributionship Group) (2) | \$681 | N/A | \$231 |
| Graphic Arts Mutual Ins Co | \$451-\$592 | \$100-\$108 | \$127-\$148 |
| Great Northern Ins Co (Chubb Group) (2) | \$1,445 | \$604 | \$521 |

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Mercer County

| <u>Company</u> | <u>HO-3</u> | <u>HO-4</u> | <u>HO-6</u> |
|--|---------------|-------------|-------------|
| Hanover Ins Co (Hanover Insurance Group) | \$737 | \$129 | \$169 |
| Harleysville Ins Co of NJ | \$526-\$613 | \$144-\$167 | \$180-\$210 |
| Hartford Underwriters Ins Co (The Hartford Group) (3) (4) | \$661 | \$95 | \$130 |
| High Point Preferred Ins Co | \$524 | \$131 | \$143 |
| Homesite Ins Co | \$464 | \$180 | \$240 |
| IDS Property Casualty Ins Co | \$672 | \$129 | \$196 |
| Liberty Mutual Fire Ins Co | \$428-\$1,524 | \$124 | \$180 |
| Massachusetts Bay Ins Co (Hanover Insurance Group) | \$594 | \$122 | \$156 |
| Mercer Ins Co of NJ Inc | \$480-\$644 | \$227 | \$236 |
| Merchants Mutual Ins Co (Merchants Group) | \$619 | \$225 | \$158 |
| Merchants Preferred Ins Co (Merchants Group) | \$466 | N/A | \$236 |
| Merrimack Mut Fire Ins Co (Andover Group) | \$686-\$950 | \$120 | \$164 |
| Metropolitan Group Property & Casualty Ins Co | \$853 | \$113 | \$168 |
| New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3) | \$491 | \$53 | \$92 |
| New Jersey Re-Insurance Co (New Jersey Manufacturers Group) | \$577 | \$60 | \$106 |
| Ohio Casualty Ins Co (Ohio Casualty Group) | \$917 | \$135 | \$199 |
| Pacific Indemnity Co (Chubb Group) | \$845 | \$143 | \$193 |
| Pennsylvania General Ins Co (OneBeacon Group) (4) | \$317-\$415 | \$125-\$149 | \$153-\$185 |
| Philadelphia Contributionship Ins (Philadelphia Contributionship Group) | \$1,121 | \$177 | \$351 |
| Preferred Mutual Ins Co | \$398 | \$115 | \$136 |
| Preserver Ins Co (Tower Group) (5) | \$449 | \$118 | \$103 |
| Proformance Ins Co | \$627 | N/A | \$155 |
| Property & Cas Ins Co Of Hartford (The Hartford Group) (3) | \$590 | \$83 | \$130 |
| Providence Mutual Fire Ins Co | \$389-\$653 | \$118 | \$121 |
| Public Service Mutual Ins Co | \$454 | \$118 | \$114 |
| Quincy Mutual Fire Ins Co | \$485-\$600 | \$96 | \$122 |
| Rutgers Cas Ins Co (Rutgers Group) | \$376-\$496 | \$89-\$112 | \$70-\$86 |
| Selective Ins Co of Amer (Selective Group) | \$525 | \$127 | \$168 |
| Selective Way Ins Co (Selective Group) | \$443 | N/A | \$168 |
| State Farm Fire and Casualty Co | \$500 | \$116 | \$199 |
| Tokio Marine & Nichido Fire Ins Co Ltd | \$420 | \$143 | \$209 |
| Tower Ins Co of NY (Tower Group) | \$507 | N/A | \$223 |
| Tower National Ins Co (Tower Group) | \$507-\$592 | \$147-\$166 | \$221-\$250 |
| Travelers Auto Ins Co of NJ (St. Paul Travelers Group) | \$373-\$624 | \$131-\$135 | \$131-\$143 |
| United Services Auto Association (USAA Group) (1) (3) | \$411-\$477 | N/A | \$119-\$157 |
| USAA Casualty Ins Co (USAA Group) (1) (3) | \$426-\$493 | N/A | \$119-\$157 |
| Vigilant Ins Co (Chubb Group) (2) | \$1,267 | \$650 | \$559 |
| West American Ins Co (Ohio Casualty Group) | \$747 | N/A | \$243 |

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system